

Form 137 – aplccmpn

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

Case No.: 19-11380-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Emanuel H. Neto  
367 Nottingham Way  
Union, NJ 07083

Catherine V. Padinha-Neto  
367 Nottingham Way  
Union, NJ 07083

Social Security No.: xxx-xx-9102 xxx-xx-7209

Employer's Tax I.D. No.:

## **NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Vincent F. Papalia on:

Date: 9/17/20  
Time: 02:00 PM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

**APPLICANT(S)**

Nicholas Fitzgerald, Debtor's Attorney

## COMMISSION OR FEES

**\$1381.50**

## **EXPENSES**

\$0.00

If this is a chapter 13 case, the fees and expenses awarded:

- will not reduce the amount to be paid to general unsecured creditors under the plan.
  - will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: August 14, 2020  
JAN:

Jeanne Naughton  
Clerk

**Certificate of Notice Page 3 of 5**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Emanuel H. Neto  
 Catherine V. Padinha-Neto  
 Debtors

Case No. 19-11380-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 137

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 Total Noticed: 64

Date Rcvd: Aug 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2020.

db/jdb +Emanuel H. Neto, Catherine V. Padinha-Neto, 367 Nottingham Way, Union, NJ 07083-7932  
 aty +Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341  
 518038549 +1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
 517982555 AT& T Mobility, Po Box 537104, Dillard, GA 30537-1040  
 517982553 +Apotheker Scian PC, 520 Fellowship Road Ste C306, PO Box 5496, Mount Laurel, NJ 08054-5496  
 517982556 +Bank Of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413  
 517982557 +Bca Financial Services, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437  
 517982558 +Berkely College, 430 Rahway Ave, Woodbridge, NJ 07095-3305  
 517982566 +Citibank, Centralized Bk/Citicorp Credit Svrs, Po Box 790040, St Louis, MO 63179-0040  
 517982565 +Citibank, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040  
 517982564 +Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 518158016 +Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 517982567 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034  
 517982570 +EZ Pass, 375 McCarter Highway, Newark, NJ 07114-2563  
 517982569 EZ Pass, Po Box 52003, Newark, NJ 07101-8203  
 517982571 +HSBC, PO Box 2013, Buffalo, NY 14240-2013  
 517982572 +Hsbc Bank Nevada N.A., 7575 Norman Rockwell Lane, Ste 110, Las Vegas, NV 89143-6015  
 517982573 +Lab Corp Of America Holdings, Po Box 2240, Burlington, NC 27216-2240  
 517987720 +MOHELA, Attn: Ascendum Education Solutions, PO Box 8961, Madison, WI 53708-8961  
 517982575 +MOHELA/Debt of Ed, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243  
 518585336 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 518585337 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 517982581 +The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757  
 517995461 +U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243  
 517982582 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 517982583 +Walt Disney World Co, 114 5th Ave #13, New York, NY 10011-5690  
 518147000 Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700  
 517982584 +Wells Fargo Home Mortgage, Attn: Bankruptcy, Po Box 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 15 2020 01:29:33 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 15 2020 01:29:28 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517982551 E-mail/Text: bankruptcynotice@lfbusa.com Aug 15 2020 01:29:24 1st Financial Bank USA, Attn: Bankruptcy, Po Box 1200, North Sioux City, SD 57049-1200  
 517982554 E-mail/Text: g20956@att.com Aug 15 2020 01:30:10 AT& T Mobility, Po Box 6463, Carol Stream, IL 60197-6463  
 518130174 E-mail/Text: g20956@att.com Aug 15 2020 01:30:10 AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693  
 517982552 E-mail/Text: ally@ebn.phinsolutions.com Aug 15 2020 01:28:00 Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901  
 518041450 E-mail/Text: ally@ebn.phinsolutions.com Aug 15 2020 01:28:00 Ally Financial, PO Box 130424, Roseville MN 55113-0004  
 518134953 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 15 2020 01:25:14 Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 518021846 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfolio recovery.com Aug 15 2020 01:25:05 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 517982559 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 15 2020 01:24:16 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 518007402 E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Aug 15 2020 01:36:28 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 517982560 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 15 2020 01:25:42 Capital One Bank USA NA, 4851 Cox Road, Glen Allen, VA 23060-6293  
 517982561 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 15 2020 01:24:58 Capital One Bank USA NA, PO Box 6492, Carol Stream, IL 60197-6492  
 517982562 E-mail/Text: bankruptcycavps.com Aug 15 2020 01:29:56 Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322  
 518064816 E-mail/Text: bankruptcycavps.com Aug 15 2020 01:29:56 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

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Total Noticed: 64

Date Rcvd: Aug 14, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

517982568 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 15 2020 01:29:12 Comenity Bank,  
Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
518157701 E-mail/Text: bnc-quantum@quantum3group.com Aug 15 2020 01:29:21  
Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
Kirkland, WA 98083-0657  
518568384 +E-mail/Text: sbse.cio.bnc.mail@irs.gov Aug 15 2020 01:28:55 Department of Treasury,  
Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346  
517982563 E-mail/PDF: ais.chase.ebn@americaninfosource.com Aug 15 2020 01:24:14 Chase Card Services,  
Correspondence Dept, Po Box 15298, Wilmington, DE 19850  
518028221 +E-mail/Text: bankruptcypdt@mcmcg.com Aug 15 2020 01:29:27 MIDLAND FUNDING LLC,  
PO Box 2011, Warren, MI 48090-2011  
517982574 +E-mail/Text: bankruptcypdt@mcmcg.com Aug 15 2020 01:29:27 Midland Funding,  
2365 Northside Dr Ste 300, San Diego, CA 92108-2709  
517982576 +E-mail/Text: cedwards@ncsplus.com Aug 15 2020 01:28:58 NCSPlus Incorporated,  
117 East 24th Street, 5th Floor, New York, NY 10010-2937  
518066281 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 15 2020 01:24:25  
Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.a., POB 41067,  
Norfolk VA 23541  
518158834 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 15 2020 01:36:27  
Portfolio Recovery Associates, LLC, C/O Capital One Bank (usa), N.a., POB 41067,  
Norfolk VA 23541  
518066277 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 15 2020 01:25:50  
Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541  
518068957 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 15 2020 01:25:05  
Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,  
Norfolk VA 23541  
517982577 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 15 2020 01:24:24  
Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021  
518154457 +E-mail/Text: bncmail@w-legal.com Aug 15 2020 01:29:43 SYNCHRONY BANK,  
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
517982578 +E-mail/PDF: gecscedi@recoverycorp.com Aug 15 2020 01:24:09 Synchrony Bank,  
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
517983666 +E-mail/PDF: gecscedi@recoverycorp.com Aug 15 2020 01:24:53 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
518149630 +E-mail/PDF: gecscedi@recoverycorp.com Aug 15 2020 01:24:10 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
517982579 +E-mail/PDF: gecscedi@recoverycorp.com Aug 15 2020 01:24:09 Synchrony Bank/American Eagle,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060  
517982580 +E-mail/PDF: gecscedi@recoverycorp.com Aug 15 2020 01:24:49 Synchrony Bank/Care Credit,  
Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061  
518136768 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 15 2020 01:36:55 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517982585 +E-mail/Text: bankruptcynotice@westlakefinancial.com Aug 15 2020 01:29:30  
Westlake Financial Services, Customer Care, Po Box 76809, Los Angeles, CA 90076-0809  
518050164 +E-mail/Text: bankruptcynotice@westlakefinancial.com Aug 15 2020 01:29:30  
Westlake Financial Services, 4751 Wilshire Blvd, Suite 100, Los Angeles, CA 90010-3847  
TOTAL: 36

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* 518038553\* +Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
+1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999,  
Saint Cloud Mn 56302-7999  
518038554\* +1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999,  
Saint Cloud Mn 56302-7999  
518038555\* +1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999,  
Saint Cloud Mn 56302-7999  
518038556\* +1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999,  
Saint Cloud Mn 56302-7999  
518038557\* +1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999,  
Saint Cloud Mn 56302-7999  
518038558\* +1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999,  
Saint Cloud Mn 56302-7999  
518038559\* +1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999,  
Saint Cloud Mn 56302-7999  
518038561\* +1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999,  
Saint Cloud Mn 56302-7999  
518038562\* +1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999,  
Saint Cloud Mn 56302-7999  
518038563\* +1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999,  
Saint Cloud Mn 56302-7999  
518038564\* +1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999,  
Saint Cloud Mn 56302-7999  
518038565\* +1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999,  
Saint Cloud Mn 56302-7999  
518038566\* +1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999,  
Saint Cloud Mn 56302-7999  
518038567\* +1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999,  
Saint Cloud Mn 56302-7999

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Total Noticed: 64

Date Rcvd: Aug 14, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
518038568\* +1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999,  
Saint Cloud Mn 56302-7999  
518038569\* +1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999,  
Saint Cloud Mn 56302-7999  
518038570\* +1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999,  
Saint Cloud Mn 56302-7999  
518038571\* +1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999,  
Saint Cloud Mn 56302-7999  
518038572\* +1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999,  
Saint Cloud Mn 56302-7999  
518038573\* +1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999,  
Saint Cloud Mn 56302-7999  
518038574\* +1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999,  
Saint Cloud Mn 56302-7999  
518038550\* +1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999,  
Saint Cloud Mn 56302-7999  
518038552\* +1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999,  
Saint Cloud Mn 56302-7999  
518066302\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC,  
C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541)  
TOTALS: 0, \* 25, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 16, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor SPECIALIZED LOAN SERVICING, LLC  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Jason Brett Schwartz on behalf of Creditor Westlake Financial Services  
jschwartz@mesterschwartz.com  
Marie-Ann Greenberg magecf@magrue trustee.com  
Nicholas Fitzgerald on behalf of Joint Debtor Catherine V. Padinha-Neto Fitz2Law@gmail.com  
Nicholas Fitzgerald on behalf of Debtor Emanuel H. Neto Fitz2Law@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirkn.com  
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirkn.com  
TOTAL: 8